Direct Payment Plan Good Only for Casualty Companies, Say Leaders.

ALMANY, Feb. 12.—Labor union men from all parts of the State attached the bill for the direct payment of workness's compensation awards and hearing before the Senate and Assir Committees on Finance.

John T. McDenough, counsel for the State Televation of Labor, said:

This takes the heart out of the Workmen's Compensation Law. Don't mine a Calorade out of New York State. Mr. Reckefeller talks smoothly to his Sunday school class. That's all very sios, but it doesn't help the workmen in the mines out in Colombia." will be amended to give workmen that systematic exercise is a great promoter of police efficiency.

Ammunition Factory is Blown Up;

Five Killed.

Frockefeller talks smoothly be Sunday eshool class. That's very mos, but it doesn't help the stema in the mines out in Cele-tion of a considerable supply of amended to give workmen that systematic exercise is a great promoter of police efficiency.

Ammunition Factory is Blown Up;

Five Killed.

Frockefeller talks smoothly be Stockholm was the scene last night of an explosion which resulted in five persons leaing their lives and the destruction of a considerable supply of ammunition. The loss, however, will have comparatively little effect on the supplies of the army and navy.

The later that systematic exercise is a great promoter of police efficiency.

Among the theatrical stars who will appear at the benefit are George M. Cohan, Al Jolson, Ina Claire, Mrs. Henry E. Dizay, Frank Fogarty, Ir
Stockholm, Feb. 13 (via London).

Henry E. Dizay, Frank Fogarty, Ir
Midgeta, The operatic stars include Marie Narrelli, Jean Vincente Cooper, George Doesal, Louis Biegel, Alfred Kaufman, Jerome Uhl, Lucille Arrell and Thomas Chalmers.

And besides all that there will be music by the full Police Band.

FROCKS

Another shows pearl-embroidered in a little longer than the skirt.

Levely shades of rose and orchid blue are in the frocks at \$50.50.

Second Secr. Old Building.

The Military Influence—

White Marquisette

Eponge, 28c Yard

46 inches wide, so you see
14 won't take much for dresses,
skirts and children's dresses.

A recent purchase brings

this pretty fabric at just half its original price. The square marquis ettemesh is in high favor this Spring.

Women's Gloves, \$1

Pirat floor, Old Building

Better than

one usually

Of kidskin that is fine

clasps, pique sewn, three of embroidered stitching on

white with white embroidery.
White with black embroidery
Only 1,800 pairs and all sizes to
start with.
Main Aisle, Main floor, Old Bldg.

The Family Music Book

A lower wholesale rate on

large orders permits us to sell this popular music book for 90c is is neatly bound, contains 790 mags of 250 music selections. These cover a wide range of composers of vocal and piano music. At this moderate price a copy should be in every home—90c.

Daily Demonstration

of Aluminum

See the griddle cakes and waffles baked to a delicate brown on aluminum ware—the best cast aluminum ware we know of—without greasing, without smoke and without

ing.

10 frome, 7-inch, \$3.55; \$-inch,
15 \$-inch, \$2.95.
16 gridden, satin dnish, 7-inch,
17 \$-inch, \$1.50; \$0-inch, \$2.90.
19 cocking uterails of aluminum
10 are all imported—quantities

Music Section. Subway floor, Old Building.

and soft.

Carefully cut

to fit nicely.

mail awards. When reminded that the Workmon's Compensation Commission would protect the interests of the inherer, Mr. McDesough replied:

"If you have Commissioners like the Public Service Commissioners, who pay no attention to the strap hangers' compliaints, then the penalty previous of this bill won't amount to anything." He charged that some of the Deputy Commissioners were "not free from influence."

Under the auspices of the Department a big benefit perform influence."

Line BEREFIT SUNDAY

FOR POLICE ATHLE

Theatrical Stars to Ald We men in Equipping Station He Deputy Commissioners were "not free from influence."

Under the auspices of the Department a big benefit perform to be given at the Hipper start of the

Compensation Commissioner J. next Sunday evening to equip Mayhew Wainwright, said he and his next Sunday evening to equip

FOR POLICE ATHLETES

Theatrical Stars to Ald Woods's Men in Equipping Station House

Under the auspices of the Police Department a big benefit performance is to be given at the Hippodrome maybew Wainwright, said he and his associates were opposed to direct payments by the insurance carriers. It would permit the settlement of practically all cases by the casualty companies and result in lower compensation.

C. A. Chase, President of the State Employers' Association; Mark A. Daly, Socretary of Associated Industries; F. B. Deberard of the Merchants' Association, and C. A. Crane of the General Contractors' Association work association favored the bill. It probably will be amended to give workmen better protection.

In the desire of Commissioner Woods that every station house in the city be equipped with an adequate symmasium. Experience has shown that systematic exercise is a great promoter of police efficiency.

Formerly The John Muanate Store Broadway at Ninth

Blouses Hundreds Ready for

the Week-End

An explicite group, with the necess fashion notes, ready to-morrow; \$25 to \$35.

In this charming little bodice frack at \$35 are the ecclesiastical sleeves, flowing at the Why not work some Spring magic in your costume. Ten brand new models of blouses just opened! (What a recolation of the mind of Forie today) We doubt whether the originators were conscious of feed the thought if expressed.)
Under the flowing over-tunic of chiffen with bands of taffeta, topped by, a high girdle line of flowers, is a taffeta drop.

One of the frocks at \$92.50 shows hands of velvet on waist and net your tunic. Beneath is a corded measuring drop.

French Blouse Duplicated Recent importations successfully copied in soft taffeta.

Plesh pink or white. French model was \$12; our copy is \$5. **Embroidered Georgette** Crepe Blouses

White, sand, gray and flesh color. With high or low neck, \$5. All over embroidered creps de chine blouses are washable and stanchly serviceable, for the same price. White and flesh color.

Special Purchase Shirtwaists, \$2.45

From cordeliers and other military-like against on the wonderfully effective on the So attractive that we had them pictured. Tab silk in ew wraps, suits, frocks and flesh color and white. New buttons coming in the Trimming Section all the time.
At the head of the Grand Staircase.
First floor, Old Building.



Notice the new flap pockets. Collar buttons high or may be worn low. Collars and cuffs of pique. Another model with the new box pleats at the same price. So good that we know most of our customers will want one or two of each style. Third floor, Old Building.

DANCE | New Fashioned | Young Women's **New Spring Suits**

> 200 Charming Ones Have Just Come In

Made of all the new materials, gabardine, checks, checkplaids, serge and covert cloth. Fashioned with a nice regard for simplicity of line, com-bined with a modish arrange-ment of buttons, pockets and

New in colorings — navy blue, Belgian blue, sand, putty color, battleship gray, black.

Skirts are very smart and as odd and distinctive as the coats. Prices are more moderate than we've ever offered so early in the

\$17.50, \$18.50, \$20, \$25, \$27.50 and up to \$55. Sises 14, 16, 18 and 90 years.

Special Junior Suits for 15 and 17-year girls who are not yet young ladies but who aren't children either.

Many pretty suits with a touch of scarlet or Belgian blue, to make them youthful. Full skirts, belted coats, some pleated. Navy blue, Belgian blue and checks. \$16.50, \$17.50 and \$18.50.

Second floor, Old Building.

Handkerchief Linen Striped, Dotted and Plain

Going to be worn this summer for both blouses and whole frocks. The narrow, medium and broad stripes wi make stunning shirt waists and the dotted handkerchief linen very unusual ones.

Dotted in black, blue, green on white. Striped in blue, green. lavender, tan and black on white. Plain colors, too, 75c yard. 36 inches wide.

Dress Fabrics Salons, First floor, Old Building.

Boys' Clothing Sale

-Suits and overcoats that were \$7.50 to \$16.50 in our own stocks-or are of those grades purchased under regular prices are now \$5.50 and \$7.50.

Overcoats, 3 to 18-year size. Suits, 8 to 18-year size. Secondfloor, Old Building.

MEN---Saturday

Continuing, with plenty of choice, the close-out of more than a thousand Wanamaker Overcoats and Suits at \$13.75, regardless of former prices. This season's stocks. Something to more than satisfy every man-don't care how exacting he may be. Burlington Arcade floor, New Building

Every mackinaw in the Sport's Store will be \$5 tomorrow. Original prices were \$10 to \$16.50. About 60 in a variety of good colors and sizes. Finest of coats for men and boys who walk, golf, skate, or live out of the city.

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Burlington Arcade floor, New Building

AN ANSWER TO THE RESOLUTIONS RECENTLY PASSED BY THE NEW YORK RETAIL DRY GOODS ASSOCIATION.

Manufacturers Retailers Consumers

A Trinity of interests, all of which benefit directly by the use of Coupons

An Explanation without an Apology System of National Service



ARIOUS methods are periodically resorted to by certain associations and combinations in an effort to de-stroy the liberty and right of an individual, manuacturer or merchant to exercise his own judgment in the conduct of his business and to restrain com-

are not only contrary to the theory of individual liberty guaranteed under our system of Government, but also contrary to all the various laws enacted by Congress and the States, to insure free and open competition among tradespeople, for the protection of the consuming public.

The recent action of the New York Retail Dry Goods Association in corposition to the use of

Goods Association in opposition to the use of premium advertising by means of coupons, and a premium advertising by means of coupons, and a covert threat to boycott the products of manufacturers refusing to yield to their dictation, and the great publicity given the same, is to my mind due to a failure of the few merchants who instigated such action to comprehend this method of advertising and its advantages. The resolution adopted by this association regarding the use of coupons or similar methods of sharing their profits with their customers as a means of increasing the with their customers, as a means of increasing the volume of their sales, not only borders on an un-lawful interference with the individual liberty of the manufacturer and merchant, but fails to rest on any basic principle of economy in trade.

These merchants take the position that it is withi

their province to refuse to sell goods in which coupons are packed by manufacturers, and that they have a right to initiate a nation-wide movement to prevent the further packing of coupons with merchandise.

A Public Right Involved.

There is a public right involved in the ques-tion of the distribution of profit-sharing coupons, and there is nothing more firmly established in the matter of the relations of business than that the customer has a right to receive full value for the money expended. It is upon the carrying out of this idea that business concerns, after years of existence, come to posses what is termed "Good Will." This means that they have earned the highest estimation of the community they serve, by giving their patrons full value for every dollar spent. When any body of merchants arrogate to themselves the determination of what they shall give to their customers, and seek to deny to them the right to share in the profits of the manufacturers through the acquisition of coupons, these mer-chants are violating the ends of fair trading and are inviting criticism of their own organization and methods.

Use of Coupon Reduces Cost to Consumer.

The idea of sharing profits with customers is as old as the hills, and during the past twenty years its effectiveness has been recognized and premium advertising has become a system which embraces the entire nation. Why, then, do some seventeen dry goods stores attempt to act in concert to inter-fere with a recognized constitutional right and con-demn business methods which thousands of others employ? Let us see. According to the report of their committee the answer is "that the custom is detrimental to the interests of the retailer, as the cost of the coupons adds to the cost of the mer-chandise without increasing its value."

An analysis of this claim will show that the

assertion is not in accordance with the facts. It is well known that very few retailers will stock the product of a manufacturer until a demand has been created for it. This demand is usually created by printer's ink, sampling, billboards, electric signs, and premium advertising. It is certainly to the interest of the retailer to have an article he carries in stock popularized, and it makes no difference to him if one or all the above methods are used to that end by the manufacturer. His profit on the article is controlled by competition, and is no smaller in one case than the other.

What the Retailer Wants Is Increased Sales.

It is obvious that any retailer would prefer to sell the brand of soap, the wrapper on which is exchangeable for articles of merchandise, if that brand is thereby made more popular and his sales will be greater than of another brand for which the demand has not been created. What, then, is the difference between the wrapper and the coupon introduced in the wrapper?

introduced in the wrapper?

The consumer is not required to pay more for articles containing coupons, which fact can be determined by any one sufficiently interested to investigate. No manufacturer would for one moment jeopardize his business by demanding a higher price for his product, than the same could be bought for elsewhere without a coupon. Therefore, if the retailer finds a larger and continuing demand for a coupon bearing product, it is clear that his profit is increased in proportion to the increase of his sales.

sales.

Numerous articles of merchandise, the names of which have been household words in this country for years, have been popularized by the use of the coupon or premium advertising methods, and still show the same merit in both quality and quantity, and are selling at a lower price than they were sold at when they were first put on the market. The profits of the manufacturer are larger because of the greatly increased volume of sales.

No Other System of Advertising Contributes So Much to the Manufacturer and His Customer, the Consumer.

Another fallacious argument appears in the re-port of the committee, to wit: "that this system injects a new interest (the coupon company) be-tween the manufacturer and the consumer, which draws a profit out of a transaction to which it does not contribute

There are and always will be interests between the manufacturer and the consumer. The manufacturer, to make known to the public his goods and popularize the same, must use some or all of the various agencies available for that purpose, such as newspaper and magazine advertising, bill-boards, street cars, electric signs, premium advertising, etc. The only difference is how each affects the consumer, his final customer. If he adopts any agency other than profit-sharing, the amount so spent by him goes into the coffers of these agencies without any direct benefit to the consumer, while if the manufacturer uses the profit-sharing system to advertise his business, the consumer who saves and releases the consumers who saves and releases the consumers who saves and releases the consumers who saves and releases the consumer who saves are consumer who saves are consumer to consumer who saves are consumers to consumer the consumer the consumer to consumer the consumer to consumer the sumer who saves and redeems the coupons receives an article of standard merchandise of his own selection, equal in retail value to the amount expende by the manufacturer for such system of advertising. The profit of the Premium Advertising Compan in the transaction is merely the small margin left after paying at wholesale cost for the merchandise given to the customers of the manufacturer and the other expenses of conducting its business.

A Trade Stimulant That Protects Good Will.

Another reason advanced in the report of this committee is "that it creates competition between sort, artificiall sale of goods which it may not be advantageous to encourage.

This is a rather obscure sentence to the general public, and no doubt intentionally so. It must refer to the manufacturer's product marketed under the retailer's private brand. In other words, the manufacturer must not compete under his own brand with facturer must not compete under his own brand with his own product under a private brand. The man-ufacturer's policy of marketing his product under private brands has undergone a great change in recent years, the folly of it having been demon-strated time and again. The manufacturer may exert himself to give the highest quality and the greatest quantity at the lowest price, and his entire output may be taken under a private brand for a year or so. The following season another manufacturer may supply this private brand, and the first manufacturer has lost his business without recourse. The good will he has striven so earnestly to build up be-longs to some one else, and, too late, he recognizes the fact that good will—though intangible—is one of the greatest assets any manufacturer can hope to possess. This, then, reduces itself to a question of licy between the manufacturer and the retailer in the handling of private brands, and the coupon enters into the matter only as a method used by the manufacturer to secure and retain the good will of the public, to which he is certainly entitled.

Only Kind of Advertising Where Any Part of the Amount Expended Reaches Pocket of Consumer.

Lastly it is asserted in this committee's report "that the general use of this system of advertising would impose a tax on business." No argument can be brought affirmatively that does not apply to every medium of publicity adopted by manufacturers. It is true that all the expenses of the manufacturer impose a tax on business, whether it be newspaper advertising, billboard, street car advertising, electric signs or any other system that he may adopt to make known to the public his products and popularize the same, but as has already been made clearly to ap-pear the premium advertising system is the only one

which has ever been devised whereby a considerable part of the advertising cost reaches the pockets of the consumers, his final customers, thereby insuring their continued patronage for the retailer who handles the goods of manufacturers using this system of advertising, and this is real profit abaring.

It must be left to the judgment of the manufacturer to determine which of these agencies is most valuable to make known to the public his wares or products, and the intelligent retailer knows that competition regulates prices and his profits, and will not be misled by these fallacious arguments of a few merchants who may be in temporary control of so-called associations and combinations.

Larger Sales and Smaller Margin of Profit Slogan of Successful Manufacturers and Merchants of Today.

Those merchants who oppose premium advertising still cling to the worn out theory that few sales and large profits is the best basis on which to do thier trading. The world has long ago passed beyond this conception of business, and it is now a fixed principle with all manufacturers of merchandise and the distributors that large sales and small profits spell

The manufacturer wants to increase his sales; he wants to be assured of repeat orders; he wants to wants to be assured of repeat orders; he wants to be sure that his merchandise will be sold quickly, so that there will be no chance of it becoming "shop worn" or deteriorated with age on the shelves of the retailers. The retailer finds from experience not only increased sales, but a distributor that is most economical and effective. All of these ends are accomplished by giving the public some share in the profits of a larger annual business, so the manufacturer is glad to take the public into partnership and give them prompt dividends on their purchases of his goods. There is a recognized economic law in this idea. It is shown in the policy of newspapers, magazines and other advertising mediums where users of daily or regular space are given a discount over the transient advertiser. It is further shown by the policy of the newspaper and magazine to give a lower rate of subscription to those who subscribe for a full year than for those who buy a single copy.

The Manufacturer and Retailer Enjoy Equal Benefits.

On what ground then can the manufacturer be assailed when he seeks to secure regular yearly cus-tomers for his products by offering them a share in his profits through profit sharing coupons? To deny him this privilege or to attempt to abridge it, is to rob him of a constitutional right. The manufactures when he packs a coupon in his merchandise is extending a distinct aid to the retailer, for he at once gives an impulse to the movement of those goods from the retailers' shelves to the hands of the consumer. So there is no antagonism between the up-to-date man-

there is no antagonism between the up-to-date manufacturer and the progressive retailer.

There is another important reason why the retailers should handle the goods of manufacturers who pack coupons. Coupons are only delivered upon actual sales. What form of advertising is more potential? The coupons are saved and redeemed, and thus follows the profit sharing. This increases thrift and brings the customer to your store again and again. The up-to-date merchant and manufacturer realize that every favorable mention made creates good will, good friends and good customers.

President Wilson has recently said: *Enterprise has been checked in this country for years, because men were moving in a maze of interrogation points. All sorts of laws and regulations were contemplated, and the many were afraid of what the first might do.

All sorts of laws and regulations were contemplated, and the many were afraid of what the few might do. but we are now living in an age of universal co-

The Hamilton Profit Sharing Coupon has enjoyed the confidence of many millions of people. It is readily redeemed, and hundreds of thousands of homes are made happy by the addition of some useful or ornamental article obtained by saving these "coupons" packed by progressive and up-to-date manufacturers with their products. If the many millions of people in the various cities and towns in the United States, saving and redeeming these coupons were organized and could speak for themselves, there would be no occasion for this article.

Hamilton Coupons are redeemable in

Hamilton Coupons are redeemable in standard merchandise of great variety at over five hundred premium stores and are exchangeable for the famous 200 Green Trading Stamps which for eighteen years have been popular with many

millions of consumers.

Think what this means to all manufacturers packing Hamilton Coupons and merchants giving 200 Green Trading Stamps as an advertising medium. Think what it means to the millions of their customers who collect coupons and stamps as a profit shar-ing medium. If you realize this you will under-stand why we exist and why we will continue

The Hamilton Corporation, George B. Caldwell, President.

Hamilton Coupons and J. Green Stamps

The Oldest and Largest Profit Sharing System in the World.